

# Torrance Has the Lowest Bonded Debt in L. A. County

## Three Public Utilities Ready For Great Torrance Growth

Torrance is well served by public utilities. This service is unique in Torrance in that pipes and wires are located under alleys, so that it is never necessary to tear up a street in order to make connections or repairs.

Water for use of residents of Torrance is available in a permanent supply. The source is at the wells of the Dominguez Water Company, located several miles east of Torrance at the intersection of Carson street and Truck boulevard. From this source the water is pumped to Torrance through large conduits. The plant is capable of almost unlimited expansion.

Water is distributed here by the Torrance Water, Light and Power Company, a subsidiary of the Dominguez Land Corporation.

Chemical analysis of Torrance water proves it to be unusually pure and healthful.

A recent survey of subterranean water supplies in Southern California revealed the fact that the Torrance flow from which the Torrance water is secured is the most steady and permanent and the least affected by dry spells of any underground supply in this section of the country.

Electric energy is supplied to the city for industrial and domestic purposes by the Southern California Edison Company.

A large substation is maintained by this utility corporation in Torrance on Western avenue. The source of the energy with which Torrance is served is the great generating plants of the Edison company in the High Sierras. Auxiliary coal plants are operated when necessary at Long Beach and Redondo Beach, so that this territory is protected against a lack of snow and consequent lack of power-producing water in the mountains.

Torrance is admirably served by the Southern California Gas Company. Natural gas is distributed by this utility to dwellings and industries. The company maintains a beautiful office in Torrance at the corner of Cravens and Post avenues.

All the utility corporations serving Torrance make a specialty of service, and meter changes are made promptly.

Each of the utilities is prepared to take care of any future growth of Torrance, and each is anticipating a tremendous development here during the next few years.

## FIRST NATIONAL BANK FOR 13 YEARS HAS BEEN DEVOTED TO INTERESTS OF TORRANCE



The First National Bank Building at Marcelina and Sartori avenues.

We know of no more reliable way of calling attention to the prosperity and stability of this community than by reference to the financial condition of the First National Bank as shown in its last report. This announces deposits of \$888,481.71.

This showing is a remarkable one, both for the bank and the community, and indicates a prosperous condition such as can be pointed to with pride both by the bank and the Torrance community. The total resources of the First National Bank are \$1,069,248.

The First National is a home bank and its first interest and constant endeavor is to in every way help to maintain the growth and prosperity of the Torrance community. It was founded 13 years ago by George W. Post, father of James W. Post, now president of the bank.

During all the time of this bank's existence it has been doing a steady, conservative banking business and has given advice and in many instances financial backing which has been a great help to those desiring to enlarge their business to meet the increasing demand put upon them to take care of the growth of the community. In this manner this bank is responsible to a large extent for the business growth and development which has been constant since the founding of the community. Although it is known as a most conservative institution, the First National has always followed a policy of the greatest possible liberality with its patrons and friends.

The conduct of its affairs is under the personal supervision of its officers: George W. Post, president; George J. W. Post, vice-president; R. J. Deinger and G. Satchell, assistant cashiers.

In October E. C. Nelson of York, Neb., will become cashier. Affiliated with the City National Bank of York for a number of years and formerly state bank examiner in Minnesota, he will bring a wealth of banking experience to his new position.

Directors of the institution are as follows: George W. Neill, James W. Post, Dr. J. S. Lancaster, Mrs. George W. Post, and Brian K. Welch. All of these directors live in Torrance except Mr. Welch, who has large holdings here and, as nephew of the late Jared Sidney Torrance, founder of the city, has a natural interest in the development of Torrance and the prosperity of its citizens.

The First National Bank occupies a large and handsome as well as substantial home designed and built to meet the increasing demands of its growing business. In the equipment of the banking rooms every advantage has been taken that experience has shown would aid in the protection and safety of the funds entrusted to the care of the institution. All handling of the large amount of business which this bank daily transacts has been installed.

It is the declared intention and proven policy of the First National Bank that the deposits therein are to be used as far as possible to aid in the development and growth of the home community first. This bank, as it is represented by its officers and directors, takes a personal interest in every customer and has constantly made a study of the individual needs that the bank might serve them the better.

A department of the bank which, though an already popular one, deserves to be even more popular with the people is the savings department. The bank pays 4 percent interest on both time and savings deposits. The savings habit is one which deserves to be cultivated by all. It is the one way for the man dependent on a salary to place himself in a position of safety against adversity and as well is the only way he can prepare himself to take advantage of opportunity when it comes to better himself, to embark in business, to acquire a home; in fact, ready money is a positive necessity for every man who would get ahead in life.

A department maintained by the bank which has been of great assistance in handling real estate transfers is the escrow department. This department is of vast importance to the buyer and seller of real estate. Here mutually agreed conditions are taken as instructions, land titles are checked, and all conditions of a transfer carried out in proper form. This work is handled at a very nominal cost and its assurance of absolute safety in the carrying out of the transaction is a very important one, being especially of the utmost importance to the buyer in the added safety it assures. This department has developed to such a point of growth as to necessitate a separate department of the bank which is housed in a room adjoining the banking room proper and having access to the bank's vaults for its records and papers.

The First National Bank offers the convenience and protection from loss, fire and theft of their vaults, in the form of safe deposit boxes which are rented at nominal rentals. A safe deposit box is the very best and cheapest insurance covering papers, jewels and small bank valuables.

The First National Bank is a member bank of the Federal Reserve Bank.

The First National Bank is looked upon as one of the shining lights pointing out the safe and sure way to business and financial success in the life of the Torrance community.

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Photo by La Plante

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## Real Estate in Torrance Good Buy These Days

### Big Developments Certain to Enhance Values in City

From the standpoint of an investment, real estate in Torrance at today's low prices is considered unusually sound and promising of returns.

Prices of land have receded greatly since the days of the oil boom, and property is now available at figures which compare more than favorably with those prevailing in other cities throughout the harbor district.

Promise of enhanced value is seen in the construction of the 225-foot Hollywood-Palos Verdes parkway through Torrance and the development industrially by the Santa Fe of its 800 acres in the city.

Experts agree that the future growth of Los Angeles County is going to be toward the harbor. They also agree that no city directly at tidewater ever grew into an especially attractive residence district.

While other cities, which today are little more than "bedrooms" for Los Angeles, have no foundation upon which to rear themselves, Torrance interests feel that this city, being built on the solid foundation of industry and with new industries coming via the Santa Fe to strengthen and enlarge that foundation, is destined for an enormous growth.

Persons moving to Torrance today and acquiring a home will gain by the enhanced value which new development is bringing and will continue to bring to Torrance.

## Reeve, Builder, Does His Part To Build City

A good share of the contracting and building work of this district is most adequately taken care of by W. L. Reeve, who is a general building contractor of many years' experience.

People visiting the community are frequently heard to comment on the fine appearing business and residential buildings that go to make up the community. This good appearance has been made possible largely through the work and efforts of W. L. Reeve.

Mr. Reeve will cheerfully furnish estimates of cost of building construction of any nature according to the plans and specifications, and he is now formulating plans for the organizing of a modern club designed to meet the needs of the working man. The new club will have, from the start, the advantage of the equipment in place at present, and it is planned to further add to this equipment so as to offer amusement and recreation facilities such as will please each member of the club.

The billiard tables, both carom and pocket, are high class equipment that is being put into the best of playing condition. The balls and cues are also receiving attention, so that when one uses these tables and equipment every facility for bringing out the skill and accuracy of the player will be afforded. Billiards is one of the forms of recreation which, though not calling for strenuous physical exertion, tends greatly to build up the body and does without doubt do more for the devotee in coordinating muscular action with response to vision than any other form of recreation.

**Fine Bowling Alleys**

The bowling alleys, which have been the scene of some of the greatest team and individual victories of the community, are as fine a set of alleys as there are in

## Great Hollywood-Palos Verdes Parkway Will Be in Torrance

Four miles of the world's wildest and most beautifully landscaped boulevard will be in Torrance. Plans for the great Hollywood-Palos Verdes parkway project, to terminate south of Redondo Beach at a great county seaside park, are rapidly being completed. Plans call for a central speedway 100 feet wide, with another road on each side, trees, and a bridge path.

The majority of the right of way for this wonder boulevard has been donated. Olmstead Brothers, world-renowned planners, are finishing sketches and specifications for the landscaping.

The boulevard will enter Torrance from the north and proceed south on Cedar avenue to a point near Redondo boulevard, whence it will angle west and south through Tract No. 4070 and proceed through the Del Amo ranch to the park terminus.

The Board of Supervisors is prepared to start official proceedings on the great project just as soon as the plans are completed.

Conservative estimates declare that this great highway—which will bring untold advantages to this entire district and to Torrance—will be completed in about two years.

The value of the great highway to residents of Torrance, both from a standpoint of dollars and cents and from that of convenience, cannot be overestimated.

## Keystone, Admirably Situated On Main Boulevards, and with New School, Due for Big Growth

All students of harbor district development agree that the community of Keystone, strategically located near the intersection of Harbor boulevard and Carson street, is destined for a great growth.

This conclusion is based on concrete facts. In the first place construction is under way for a splendid new school building in Keystone on the north side of Carson street just east of Harbor boulevard. Many new residents will be attracted to this community neighborhood by this school.

The opening of the new Carson street pavement has given an impetus to building and growth in Keystone, and other new boulevards soon to be constructed will bring on an unprecedented interest in the district.

The Board of Supervisors is speeding plans for the early projection of Vermont avenue south to the harbor. This boulevard will put Keystone on two main north-and-south highways and one east-and-west major artery.

Plans for the extension of Figueroa will also be of untold benefit to Keystone.

An up-to-date business district has already formed in Keystone, and the influx of new residents is expected to add to the community's trading importance.

Adjacent to Torrance, Keystone shares with this city the benefit of all growth in the district. Torrance agencies are as interested in the growth of Keystone as they are in the development of their own city. For any development in this section helps every community in the area.

Keystone is fortunate in having a forward-looking group of residents who will make the most of the town's strategic geographical location, the new school, and the broad boulevards that will add to the community's already excellent situation as regards transportation.

## Window Washing Service Here of Big City Class

One of the real metropolitan services offered the people of the Torrance community is Van's Window Cleaning Service.

There is probably no item of neatness that is more important to the business establishment that would take full advantage of its location and the advertising value of its show windows than that the windows should be immaculately clean. A clean window, as it is known to Van's Window Cleaning Service, is not merely a window that is free from dirt; it is a window that is free from dirt, streaks or lines, and one that is clean, bright as a good polish that permits clear vision through it free from discoloration, discoloration, and oily glare.

Van's Window Cleaning Service is not confined to the business establishments, all the better class of which take advantage of this service, but is offered as well to the home. This service is known as one that is most dependable and at the same time inexpensive.

The dangerous work, and the work most often neglected by the housewife, of washing the windows can be regularly taken care of by the Van Service at a cost that is reasonable and in keeping with our standard of living.

Van is building up an extensive business and is traifing a force to take care of the business increase.

Van has the advantage of all the special equipment that helps to improve the quality of the work. The equipment, which includes a truck, together with knowledge in methods and materials, greatly adds to the high quality of the work.

To engage Van regularly or for the carrying out of an individual job it is but necessary to telephone No. 201-M.

Among the institutions that take advantage of the service of Van's efficient concern are the Jared Sidney Torrance Memorial Hospital, the Sand and Sulphur Club of Hermosa Beach, the Narbonne High School at Lomita, the Wilmington High School, and 75 other schools.

Previously this company did much work in Los Angeles, but the growth of the harbor district has made it advisable to confine service to this area.

## Father and Son Operate Modern Service Station

One of the busy business establishments of the city is the Torrance Auto Service, owned and operated by Arthur Mullin and his son, William, better known to the people of the city as Bill. This is a super-service station and auto accessory business.

The service station equipment includes four visible gasoline pumps dispensing the pick of the popular brands of gasoline, which are Richfield, Pan Gas, McMillan, and Red Crown, thus offering their customers the best from which to select. In oils and greases the customer is given the same opportunity to make selection from a complete line of what are known as the best of what are known as modern grease rack is also numbered among the items of equipment of the station.

In accessories a complete stock of the best and most popular accessories are carried, all of which are demonstrated and sold to the customer at the lowest prices for which these goods can be purchased any place in the country.

A specialty is made in those well known brands of tires, the Sieberling and Ajax.

Makes of tires have established a reputation for the service they have given to users in this district. They are said to give the best and most satisfactory mileage service to be had for the cost. The greatest value to be had in tires is the expression used by those who have tried them. A large stock of tires here.

In enumerating the live business men of the community Arthur and Bill Mullin must be prominently mentioned. They are always ready to give their time and assistance to any movement that will advance the cause of the community and its people.

## TORRANCE INVESTMENT COMPANY ACTIVE IN GROWTH AND PROGRESS OF TORRANCE



J. C. Smith beside his car in front of the Torrance Investment Company.

One of the very important agencies in helping to maintain the growth and expansion of Torrance is the Torrance Investment Company, the offices of which are located at 1409 Sartori avenue.

This company, under the efficient management of Mr. J. C. Smith, has assisted hundreds of people in moderate financial circumstances to acquire homes of their own and has also assisted home owners in improving their property and in acquiring additional real estate, all of which could not have been done without the assistance they have received through the Torrance Investment Company.

New residents coming to Torrance will find it greatly to their advantage to get in touch with Mr. Smith and through him learn

how easy it is to acquire a home or other property now while local prices are yet reasonably low.

The company maintains an active real estate department, where lists of most of the desirable property now on the market can be found. Mr. Smith does not list property that is not properly priced. A listing at an inflated price is promptly refused, and his knowledge of values is such that he can instantly detect an inflation in price.

This office is prepared to look after every detail in the buying and selling of real estate, including the negotiating of mortgage loans, looking after the insurance of real estate improvements and all items that are a convenience to their clients.

Those having money to invest

can find here a class of safe investment opportunities that will pay the very best rates of interest when absolute safety is considered.

A department of the business that has been of great convenience to out-of-town owners is their non-resident property department. This department takes full charge of property and handles the same as though it was their own in care and supervision, making prompt remittances to the owner on all earnings from the property and keeping the owner at the same time informed along such lines as will help to protect his interests.

In enumerating the assets of Torrance we would indeed be remiss if we did not make prominent mention of the Torrance Investment Company and J. C. Smith. Mr. Smith is one of those busy business men who somehow will always find time to devote to doing his part in any undertaking for the good of the Torrance community.

## Dolley Drug Co. Was Second Store Located in Torrance

The Dolley Drug Company is the second oldest retail store in Torrance. The first store, owned by J. Isenstein, has since been sold.

W. C. Dolley, founder of the store, came to Torrance in 1914, when the present industrial city of Torrance was little more than a dream.

Harry Dolley, son of the founder, is the active manager of the Dolley Drug Company. He is a graduate pharmacist and thoroughly understands the drug business. He has surrounded himself in his store with a force of employees who are eminently fitted for the discharge of the peculiarly exacting work necessary in a first-class prescription drug store.

The drug store itself, which is located at the corner of El Prado and Sartori, is one that would stand most favorably in comparison with any drug store in a community of approximately like size to Torrance. The fact of its having been selected by the Rexall Company as the local representative of that company is in itself a testimonial that the store is in every way fitted for the national or international first-class, properly conducted establishment. The Rexall Company will not sell or permit to be sold the Rexall line of goods in any store that has not shown itself, in their rigid examination, to be in every way a competently managed and conducted one.

It is Mr. Dolley's policy to personally oversee the conduct of this business, and he is personally in charge of the prescription department. This department demonstrates its efficiency in the preference that it receives from the general public. Mr. Dolley is one of

those prescription druggists who realize that the filling of a prescription calls for the exact following of the directions and using only those drugs that are called for so that the resultant medicine will have the exact potency to meet its particular case. It is the policy of this store never to substitute in the filling of prescriptions. In any case where a drug that is called for in the prescription is not in stock the prescription will be referred to the patron, but this is rarely necessary, as Mr. Dolley follows the changes in drugs and medicines and makes an effort always to carry a fresh and complete stock of drugs for the compiling of any prescription the physician may write.

Aside from carrying the complete retail line of drugs and compilations, this store is stocked with a well selected assortment of what is known as druggists sundries.

The Dolley Drug Company is the Eastman Kodak agency for this district and carries a full line of kodaks, films and general photographic supplies. So the reader may know "If it's not an Eastman it's not a Kodak."

A full line of candies, cigars and tobaccos is also offered for the selection of the customer.

A well stocked and efficiently operated soda fountain and lunch department is also run in connection with the drug store.

It is to such citizens and business men as Harry Dolley that Torrance owes its business progressiveness. He is one of the business men who is always found ready to give of his time and assistance in every movement that is for the general good of the city and the surrounding community.

## FLAHERTY'S BUICK ORGANIZATION HELPS MAKE TORRANCE HUB OF HARBOR DISTRICT

One of the institutions that is contributing greatly to the tendency toward making Torrance the commercial hub of the harbor district is the Buick agency of which R. S. Flaherty is proprietor.

With a large territory that includes Torrance, Gardena and Compton, Mr. Flaherty owns one of the most flourishing and progressive automobile institutions in the district.

Prior to purchasing the Buick franchise for this rich territory Mr. Flaherty was in the automobile business in Pittsburg.

Mr. Flaherty's success as Buick dealer in this territory has been marked. With the exception of Fords and Chevrolets, 40 percent of the automobiles bought in Torrance last year were Buicks.

The Flaherty Buick sales rooms and service department are housed in a fine fireproof structure on Cabrillo avenue.

At present Mr. Flaherty is taking

**FLAHERTY'S BUICK ORGANIZATION HELPS MAKE TORRANCE HUB OF HARBOR DISTRICT**

Many orders for the new Buicks—brought over the country as "the greatest Buick ever built."

The big Buick factory at Flint is rushed day and night to fill orders for cars, and Mr. Flaherty advises all who are contemplating purchase of one of these new models to place their orders at once.

Mr. Flaherty conducts a used car department where unusual bargains are available.

Purchasers of Buicks from Mr. Flaherty are offered the opportunity of financing their purchases through the General Motors Acceptance Corporation at a minimum cost.